

it's a part of making our society whole and complete. Mentor a child. Grab a child around the shoulders and tell them you love them and teach them how to read. It's these acts of compassion and decency which will help lay the foundation for a more hopeful America in the future.

You know, when I was campaigning for Governor and still as President, I've talked about a cultural change. I said, it's so important for us to change the culture away from that of my generation, which has said, if it feels good, just go ahead and do it, and if you've got a problem, blame somebody else. That's happening in America. People understand that they are responsible for the decisions they make in life.

I believe a culture of personal responsibility is beginning to take hold, and perhaps the most important catalyst for that cultural shift is what took place on Flight 93. People were driving—flying across the country, trying to get home, and all of a sudden they realized their airplane was a weapon. And they said a prayer, and they told their loved ones goodbye, and they served a cause greater than self by driving that airplane into the ground.

It's that sense of sacrifice and courage that will serve as an example for young and old alike. It's that concept of serving something greater than you which will allow this great Nation to show the world that we will overcome evil with good.

I want to thank you all for your friendship. I repeat, I want to thank you for the greatest gift you can give a President and his wife, and that's your prayers. I want to thank you for supporting my friend, the current and next Governor of the State of Texas. I want to thank you all for coming.

May God bless you all, and may God bless America.

NOTE: The President spoke at 6:09 p.m. in the Imperial Ballroom at the Hyatt Regency Hotel. In his remarks, he referred to Marjorie Arsh, Republican Party activist; Greg Abbott, candidate for State attorney general of Texas; Justices Wallace Jefferson and Xavier Rodriguez of the Texas Supreme Court; Texas State Representative Tom Craddick; and John R. Carter, candidate for Texas' 31st Congressional District. This item was not re-

ceived in time for publication in the appropriate issue.

The President's Radio Address

June 15, 2002

Good morning. Owning a home lies at the heart of the American Dream. A home is a foundation for families and a source of stability for communities. It serves as the foundation of many Americans' financial security. Yet today, while nearly three-quarters of all white Americans own their homes, less than half of all African Americans and Hispanic Americans are homeowners. We must begin to close this homeownership gap by dismantling the barriers that prevent minorities from owning a piece of the American Dream.

The single greatest hurdle to first-time homeownership is a high downpayment requirement that can put a home out of reach, so my administration is proposing the American Dream Downpayment Fund. When a low-income family is qualified to buy a home but comes up short on the downpayment, the American Dream Downpayment Fund will help provide the needed funds. We estimate that this fund will open the door to homeownership for 40,000 low-income families annually.

A second obstacle to minority homeownership is a lack of affordable housing. To encourage the production of single-family homes for sale in neighborhoods where affordable housing is scarce, my administration is proposing a single-family affordable housing credit. Over the next 5 years, this will provide developers nearly \$2.4 billion in tax credits for building affordable single-family housing in distressed areas. These credits will make 200,000 new homes available over its first 5 years to low-income purchasers.

A third major obstacle to minority homeownership is the complexity and difficulty of the purchasing process, so we're stepping up our efforts to better educate first-time home buyers. Consumers need to know their rights and responsibilities as home buyers. Education is the best protection for families against abusive and unscrupulous lenders. Financial education and housing counseling can help protect home buyers against abuses,

greatly improve the loan terms they are offered, and help families get through tough times with their homes intact.

Through these important initiatives, we can help thousands of American families live the kinds of lives they had once only dreamed about. But Government action isn't enough. We need to energize and engage the private sector as well. That is why I have challenged the real estate industry leaders to join with the Government, with non-profit organizations, and with private-sector financial institutions in a major nationwide effort to increase minority homeownership.

My approach to broadening homeownership focuses on empowering people to help themselves and to help one another. These important initiatives will accomplish their purpose because Americans, working together and taking responsibility for one another, will make this great country even greater.

The strength of America lies in the honor and the character and good will of its people. When we tap into that strength, we discover there is no problem that cannot be solved in this wonderful land of liberty.

Thank you for listening.

NOTE: The address was recorded at 11:42 a.m. on June 13 in the Cabinet Room at the White House for broadcast at 10:06 a.m. on June 15. The transcript was made available by the Office of the Press Secretary on June 14 but was embargoed for release until the broadcast. The Office of the Press Secretary also released a Spanish language transcript of this address.

Memorandum on Suspension of Limitations Under the Jerusalem Embassy Act

June 14, 2002

Presidential Determination No. 2002-23

Memorandum for the Secretary of State

Subject: Suspension of Limitations Under the Jerusalem Embassy Act

Pursuant to the authority vested in me as President by the Constitution and the laws of the United States, including section 7(a) of the Jerusalem Embassy Act of 1995 (Public

Law 104-45) (the "Act"), I hereby determine that it is necessary to protect the national security interests of the United States to suspend for a period of 6 months the limitations set forth in sections 3(b) and 7(b) of the Act. My Administration remains committed to beginning the process of moving our embassy to Jerusalem.

You are hereby authorized and directed to transmit this determination to the Congress, accompanied by a report in accordance with section 7(a) of the Act, and to publish the determination in the *Federal Register*.

This suspension shall take effect after transmission of this determination and report to the Congress.

George W. Bush

[Filed with the Office of the Federal Register, 8:45 a.m., June 24, 2002]

NOTE: This memorandum was released by the Office of the Press Secretary on June 17, and it will be published in the *Federal Register* on June 25.

Remarks at St. Paul AME Church in Atlanta, Georgia

June 17, 2002

The President. Thank you all very much for that wonderful Atlanta welcome. It's nice to be back in this incredibly important community.

You know, our Nation faces a lot of huge challenges. Right now we've got 60,000 troops fighting terrorism so that we can be free, all of us can be free. I appreciate so very much the resolve and unity and determination of this great land. I appreciate our military for their sacrifices. We're also doing everything we can to secure the homeland, to make sure that those who hate us won't take innocent life again.

And as we work for a more secure world, we've got to work for a better world too. And that means, as we work on our security from possible attacks by terrorists, we also work on economic security. The two securities go hand in hand. Anybody who wants a job who can't find one means we've got a problem. In Washington, they talk statistics all the time, and that's important. People who count